Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of August, 2007, Lisa L. Davis, a single person, executed and delivered a certain Deed of Trust unto Sam McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, an Arkansas Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2784 at Page 45; and

WHEREAS, on the 6th day of September, 2007, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Countrywide Bank, FSB, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2789 at Page 612; and

WHEREAS, on the 2nd day of March, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4123 at Page 623; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 21st day of April, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2883, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of March, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F16-0046

PUBLISH: 3-31-2016 / 4-7-2016 / 4-14-2016

WHEREAS, on July 26, 2013, Joyce L. Bell, a single woman, executed a certain deed of trust to Laurel A. Meyer, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Fairway Independent Mortgage Corporation. its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,689 at Page 212 and Modified in Book 4,023 at Page 101; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated May 15, 2014 and recorded in Book 3,823 at Page 34 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 19, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,123 at Page 70; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 56, Section A, River Oaks Subdivision, situated in Section 2, Township 2 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 57, Page 17, in the Chancery Clerk's Office of DeSoto County, MS

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5825 Amaray Cove Horn Lake, MS 38637 14-010156GW

Publication Dates: March 24, 31, April 7, 14, 2016

3/23/16 9:39:18 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 9, 2007, Talmadge Abbott, single executed a certain deed of trust to Vinh Pham, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for BNC Mortgage, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,693 at Page 487; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-OSI by instrument dated January 14, 2016 and recorded in Book 4,108 at Page 313 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-OSI has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 11, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,120 at Page 542; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-OSI, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Northeast Quarter:

Beginning at the Northeast corner of Section 2, Township 2 South, Range 6 West, thence South 3 degrees 45' East 1187.0 feet along the center of Hacks Cross Road to a point; thence West 53 feet to the Northeast corner of Lot 3, Stone Subdivision First Addition; thence South 86 degrees 15' West 532.52 feet along the North line of said Lot 3 to the Southwest corner of a 5.0 acre lot of the Robbins tract, said point being the point of beginning of the following lot; thence South 86 degrees 15 West 305.48 feet to the Northwest corner said Lot 3; thence North 3 degrees 45' West 669.0 feet along the West line of the Robbins tract to a point that is 50 feet South of the Southwest corner of Lot 4 of said subdivision; thence North 86 degrees 15' East 838.0 feet to a point in the West right of way of said road, said point being 50 feet South of the Southeast corner of Lot 4 of said subdivision; thence South 3 degrees 45' East 260.0 feet to the Northeast corner of a 5.0 acre lot; thence South 86 degrees 15' West 532.52 feet to the Northwest corner of said 5.0 acre lot; thence South 3 degrees 45' East 409.0 feet to the point of beginning and containing 7.87 acres, more or less. All bearing are magnetic.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5865 Hacks Cross Road Olive Branch, MS 38654 15-013378BE

Publication Dates: March 31, 2016 and April 7 and 14,2016

WHEREAS, on August 25, 2003, E. B. Hamner, Jr. and Patricia G. Hamner, husband and wife, executed a certain deed of trust to Wells Fargo Escrow Co., LLC, Trustee for the benefit of Wells Fargo Home Mortgage, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1870 at Page 0488; and

WHEREAS, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc., has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 1, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,122 at Page 276; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 5, Wilson Mill PUD Subdivision, in Sections 28 & 33, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Pages 40-42, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

1172 Wilson Ridge Road Lake Cormorant, MS 38641 15-014878GW

Publication Dates: March 24, 31, April 7, 14, 2016

WHEREAS, on April 24, 1995, Darrell W. Rose, single man, executed a certain deed of trust to Allen B. Couch, Trustee for the benefit of Southwide Mortgage Co., Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 759 at Page 57 and Modified in Book 1068 at Page 430; and

WHEREAS, said Deed of Trust was subsequently assigned to the Secretary of Veterans Affairs, and Officer of the United States of America, his successors and future assigns, by instrument dated August 31, 1998 and recorded in Book 1068 at Page 433 and re-recorded in Book 3,954 at Page 529 of the aforesaid Chancery Clerk's office; and

WHEREAS, Secretary of Veterans Affairs of Washington. D.C. being one and the same as Secretary of Veterans Affairs, and Officer of the United States of America, his successors and future assigns, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 23, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,975 at Page 129; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Secretary of Veterans Affairs of Washington. D.C. being one and the same as Secretary of Veterans Affairs, and Officer of the United States of America, his successors and future assigns, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 120, Section A, Revised, Churchwood Estates Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per the plat thereof recorded in Plat Book 12, Pages 45-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 15th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5585 Ingleside Drive Horn Lake, MS 38637 14-010769GW

Publication Dates: March 24, 31, April 7, 14, 2016

3/14/16 10:46:21 DESOTO COUNTY, MS MISTY HEFFNER, CH CLK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 30, 2010, executed by BRIAN WILSON, APRIL WILSON, conveying certain real property therein described to KATHRYN L. HARRIS OF ROSSVILLE, TN, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR COMMUNITY MORTGAGE CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 10, 2010, in Deed Book 3253, Page 186, and re-recorded December 20, 2010 in Deed Book 3256, Page 466, re-recorded in Book 3264, Page 74, re-recorded in Book 3267, Page 79; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A.; and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 21, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 323, PHASE IV-A, SECTION "K", KENTWOOD SUBDIVISION, LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 55, PAGE 13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. PARCEL # 2082-0317.0-00323.00 FILE #: S17838

PROPERTY ADDRESS: The street address of the property is believed to be 2620 S AVALON DRIVE, HORN LAKE, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this \(\frac{1}{\text{day}} \) day of March, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/24/2016, 03/31/2016, 04/07/2016, 04/14/2016

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 24, 2009, executed by ADAM K DAHLGREN, conveying certain real property therein described to RECONTRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC. AS NOMINEE FOR COUNTRYWIDE BANK FSB, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded May 1, 2009, in Deed Book 3,025, Page 254; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A.; and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 21, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 32, VAIDEN RIDGE SUBDIVISION, SITUATED IN SECTION 18, TOWNSHIP 3 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 97, PAGE 30-31 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 335 VAIDEN RIDGE DR N, HERNANDO, MS 38632. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 4 day of March, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/24/2016, 03/31/2016, 04/07/2016, 04/14/2016

3/16/16 9:24:21 DESOTO COUNTY, MS MISTY HEFFMER, CH CLK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 5, 2006, executed by CAROLYN JONES, conveying certain real property therein described to ASSURED ESCROW AND TITLE, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 21, 2006, in Deed Book 2629, Page 228; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2; and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 21, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 78, SECTION B, MAGNOLIA LAKES SUBDIVISION, SITUATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MS, AS PER PLAT OF RECORD IN PLAT BOOK 63, PAGE 18-19, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MS. PROPERTY ADDRESS: 6237 OAK RUN DRIVE WEST OLIVE BRANCH, MS 38654

PROPERTY ADDRESS: The street address of the property is believed to be 6237 OAK RUN DR W, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 4th day of March, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/24/2016, 03/31/2016, 04/07/2016, 04/14/2016

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of September, 2007 and acknowledged on September 21st, 2007, Judith N Johnston, a Single Woman, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2803 at Page 437; and

WHEREAS, on the 1st day of March, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4118 at Page 761; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 21st day of April, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 254, Phase IX, Area I, The Lakes of Delta Bluffs, situated in Section 27, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 100 Page's 20-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of March, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F16-0152

PUBLISH: 3-31-2016 / 4-7-2016 / 4-14-2016

WHEREAS, on October 15, 2009, Richard Patrick, a married man joined herein by Sherry Patrick, executed a certain deed of trust to Laurel A. Meyer, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Fairway Independent Mortgage Corporation, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,095 at Page 431 and Modified in Book 3,802 at Page 695; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association, by instrument dated February 27, 2013 and recorded in Book 3,605 at Page 346 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 12, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,118 at Page 182; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 220, Phase II, Section G, Northwood Hills Subdivision, situated in Section 12, Township 3 South, Range 8 West, as shown by plat of record in Plat Book 87, Pages 16-17, Chancery Clerk's Office for DeSoto County, Mississippi, to which play reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 15th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

739 Northwood West Cove Hernando, MS 38632 14-010285GW

Publication Dates: March 24, 31, April 7, 14, 2016

WHEREAS, on August 4, 2005, J. C. Brigance, executed a deed of trust to Realty Title & Escrow Company, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for Decision One Mortgage Company, LLC, its successors and assigns, which deed of trust is recorded in Deed of Trust Book 2,283 at Page 86 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-AB1 by instrument dated January 26, 2016, and recorded in the Office of the aforesaid Chancery Clerk in Book 4,122 at Page 301; and

WHEREAS, the aforesaid, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-AB1, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated February 22, 2016 and recorded in the Office of the aforesaid Chancery Clerk in Book 4,122 at Page 304; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-AB1, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 21st day of April, 2016, offer for sale at public outcry for cash to the

highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 31, Section B, Oak Valley at Shelburne Estates P.U.D., located in Section 28, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 81, Page 22 & 23, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 18th day of March, 2016.

Underwood Law Firm PLLC SUBSTITUTED TRUSTEE

BY: Catherine W. Underwood Majority Member

Control# Brigance, J/NS

PUBLISH: 03/31/2016, 04/07/2016, 04/14/2016

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated February 17, 2011, executed by Betty Latham White, Ferrel White, conveying certain real property therein described to Alan E. South, as Trustee, for Mortgage Electronic Registration Systems Inc. as nominee for Urban Financial Group, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 26, 2011, in Deed Book 3296, Page 466; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Finance of America Reverse LLC, f/k/a Urban Financial of America, LLC; and WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 21, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, AND IS DESCRIBED AS FOLLOWS:

LOT 21, KERRWOOD SUBDIVISION, SITUATED IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 6 WEST, PER PLAT THEREOF RECORDED IN PLAT BOOK 1 PAGE 34 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 9076 Roberta Street, Olive Branch, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this / day of March, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/31/2016, 04/07/2016, 04/14/2016

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 22, 2001, executed by KIMBERLY TUCKER, MARTIN TUCKER, conveying certain real property therein described to William A. Baskin, as Trustee, for First Franklin Financial Corporation, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded June 29, 2001, in Deed Book 1348, Page 17; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to PNC BANK, NATIONAL ASSOCIATION (SUCCESSOR TO NATIONAL CITY HOME LOAN SERVICES, INC.); and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 21, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 2925, SECTION N, SOUTHAVEN WEST SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGES 8 AND 9, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 1823 DORCHESTER DR, SOUTHAVEN, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this <u>B</u> day of March, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/31/2016, 04/07/2016, 04/14/2016

WHEREAS, on December 26, 2002, Dustin Stewart, and Lisa Stewart, husband and wife, who acquired title as Dustin A. Stewart and Lisa R. Stewart executed a certain deed of trust to Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1632 at Page 262; and

WHEREAS, said Deed of Trust was subsequently assigned to Green Tree Servicing, LLC by instrument dated June 10, 2015 and recorded in Book 3,998 at Page 268 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ditech Financial LLC fka Green Tree Servicing, LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 7, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,123 at Page 62; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ditech Financial LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 24, Section A, Woodshire Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Pages 33-34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 21st day of March, 2016.

Shapiro & Mássey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7525 Woodshire Drive Horn Lake, MS 38637 16-015519BD

Publication Dates: March 31, April 7 and 14, 2016

WHEREAS, on August 13, 2007, Norma J. Boyett, executed a certain deed of trust to Atty. Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Homecomings Financial, LLC (F/K/A Homecomings Financial Network, Inc.), its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,777 at Page 35 and Modified in Book 3,601 at Page 31; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank Trust Company Americas, as Trustee for RALI 2007 QS11, by instrument dated May 29, 2012 and recorded in Book 3,454 at Page 574 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2007-QS11 being one and the same as Deutsche Bank Trust Company Americas, as Trustee for RALI 2007 QS11, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 21, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,107 at Page 777; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2007-QS11, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 39, Section "B", Fairhaven Estates Subdivision, located in Section 2 & 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 59, Page(s) 21-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 9883 Chris Drive, Olive Branch, MS 38654

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23 rd day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299

9883 Chris Drive, Olive Branch, MS 38654 14-011088GW Publication Dates: March 31, April 7, and April 14, 2016

WHEREAS, on December 18, 2003, Michael Stevenson, married and Jamessia Stevenson executed a certain deed of trust to Jim B. Tohill, Trustee for the benefit of Argent Mortgage Company, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1903 at Page 0469; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for, Argent Securities Inc. Asset-Backed Pass-Through Certficates, Series 2004-W1, under the Pooling and Servicing Agreement dated February 1, 2004 by instrument dated January 20, 2009 and recorded in Book 2,994 at Page 576 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-W1 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 24, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,120 at Page 547; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-W1 being one and the same as Deutsche Bank National Trust Company, as Trustee for, Argent Securities Inc. Asset-Backed Pass-Through Certificates, Series 2004-W1, under the Pooling and Servicing Agreement dated February 1, 2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 111, Section B, Parcel 4, Central Park Neighborhood, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 68, Page 19 in the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 21st day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

1890 Winners Circle Southaven, MS 38671 16-015429BE

Publication Dates: March 31, 2016 and April 7 and 14, 2016

WHEREAS, on April 26, 2006, Anne C. Cottrell and Keith E. Cottrell, wife and husband executed a certain deed of trust to Shannon H. Williams PA, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for EquiFirst Corporation, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,461 at Page 34; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-EQ1 by instrument dated June 2, 2015 and recorded in Book 3,994 at Page 61 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-EQ1 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 25, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,120 at Page 566; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-EQ1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 72 of Section "B" of Crumpler Place Subdivision, located in Section 32, Township 1 South, Range 6 West, DeSoto County, Mississippi as recorded in Plat Book 42, Page 42, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

More commonly known as: 6776 Dianna Drive, Olive Branch, MS

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

6776 Diana Drive Olive Branch, MS 38654 16-015589BE

Publication Dates: March 31, 2016 and April 7 and 14, 2016

WHEREAS, on November 8, 2006, Brad Harrison and Angela Harrison, husband and wife, as tenants by the entirety with full rights of survivorship and not as tenants in common executed a certain deed of trust to Chicago Title Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Best Rate Funding Corp., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,609 at Page 253; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for NovaStar Mortgage Funding Trust, Series 2006-6 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-6 by instrument dated December 10, 2012 and recorded in Book 3,629 at Page 391 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for NovaStar Mortgage Funding Trust, Series 2006-6 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-6 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 26, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,123 at Page 83; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for NovaStar Mortgage Funding Trust, Series 2006-6 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-6, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on April 21, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

All that certain parcel of land situate in the County of DeSoto, State of Mississippi, being Lot 48, Section B, Flower Creek Subdivision, situated in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 24 Pages 46-48 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 24th day of March, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7102 Flower Creek Drive Southaven, MS 38671 15-015063AH

Publication Dates: March 31, 2016 and April 7 and 14, 2016

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of July, 2014, Erica C Adams and Dereck Adams, executed and delivered a certain Deed of Trust unto Allan B. Polunsky, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Primelending, A Plainscapital Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3845 at Page 371; and

WHEREAS, on the 4th day of March, 2016, Mortgage Electronic Registration Systems, Inc. as nominee for Primelending, A Plainscapital Company, assigned said Deed of Trust unto Primelending, A Plainscapital Company, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4120 at Page 797; and

WHEREAS, on the 11th day of March, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4124 at Page 673; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 21st day of April, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 59, Heritage Hills, P.U.D., Phase 1, situated in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 42, Page 7, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of March, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F16-0191

PUBLISH: 3-31-2016 / 4-7-2016 / 4-14-2016

WHEREAS, on the 29th day of August, 2014, Jacqueline L. Harrington, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for Community Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3870 at Page 718 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Freedom Mortgage Corporation, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 4081 at Page 393 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Wilson Adams & Edens, P.A., as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 4125 at Page 317, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Wilson Adams & Edens, P.A., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 21st day of April, 2016, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 54, Willow Point, Planned Development, Phase 2, in Section 30, Township 1 South, Range 8 West, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 106, Page 45, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but we will convey only such title as is vested in the aforementioned Substitute Trustee.

4-21-16

WA&E #15-00293

1

WITNESS my signature, on this the 28th day of March, 2016.

WILSON ADAMS & EDENS, P.A. SUBSTITUTE TRUSTEE

BY: MERIDETH DRUMMOND

PREPARED BY:

WILSON ADAMS & EDENS

625 LAKELAND E. DR., STE D

FLOWOOD, MS 39232

(601) 825-9508

WA&E File #15-00293

PUBLISH: 03/31/2016, 04/07/2016, 04/14/2016